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**TERMINAL DISCLAIMER TO OBVIAE A DOUBLE PATENTING
REJECTION OVER A PRIOR PATENT**

Docket No. (optional)

48277-2000500

In re Application of:

Kirk WATKINS

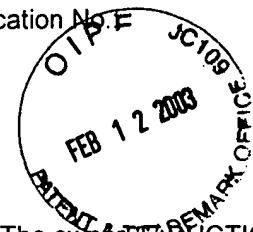
Application No.:

09/497,142

Filed:

February 3, 2000

For:

A SYSTEM AND METHOD FOR USING A PAYROLL DEDUCTION CARD AS A
PAYMENT INSTRUMENT

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The owner, PAYROLL DEDUCTION, INC., 2 Valley Square, Suite 100, 512 Township Line Road, Blue Bell, Pennsylvania 19422 (USA) of (100%) one hundred percent interest in the instant application hereby disclaims, except as provided below, the terminal part of the statutory term of any patent granted on the instant application, which would extend beyond the expiration date of the full statutory term defined in 35 U.S.C. 154 to 156 and 173 as presently shortened by any terminal disclaimer, of prior Patent No. 6,347,305. The owner hereby agrees that any patent so granted on the instant application shall be enforceable only for and during such period that it and the prior patent are commonly owned. This agreement runs with any patent granted on the instant application and is binding upon the grantee, its successors or assigns.

In making the above disclaimer, the owner does not disclaim the terminal part of any patent granted on the instant application that would extend to the expiration date of the full statutory term as defined in 35 U.S.C. 154 to 156 and 173 of the prior patent, as presently shortened by any terminal disclaimer, in the event that it later expires for failure to pay a maintenance fee, is held unenforceable, is found invalid by a court of competent jurisdiction, is statutorily disclaimed in whole or terminally disclaimed under 37 CFR 1.321, has all claims canceled by a reexamination certificate, is reissued, or is in any manner terminated prior to the expiration of its full statutory term as presently shortened by any terminal disclaimer.

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The undersigned is attorney or agent of record.

01/13/2003 SSESHE1 00000064 031952 09497142

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February 12, 2003

Date

Signature

Wayne C. Jaeschke, Jr.

Typed or Printed Name

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